

# **Analysis of Impediments to Fair Housing Choice**

**Beaver County,  
Pennsylvania**

**FY 2015-2019**

## **Beaver County Analysis of Impediments to Fair Housing Choice**

**FY2015-2019**

### **I. Cover Sheet**

1. Submission Date: 8/31/2016
2. Submitter Name: County of Beaver, Pennsylvania
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4. Type of program participants: Consolidated Plan Participant
5. For PHA's: Not applicable because applicant is not a Public Housing Authority.
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  - f. State: PA
  - g. Zip Code: 15010
7. Period Covered by assessment: September 1, 2015 – August 31, 2019
8. Analysis of Impediments to Fair Housing Choice

## **II. Executive Summary**

While Beaver County continues to work diligently at informing stakeholders about the fair housing law and to provide information and referral for housing discrimination issues, a significant issue is that Blacks/African Americans living in low-income, high minority population areas do not have similar access to opportunities that residents of higher income, low minority population areas have. Beaver county will continue to get the word out about fair housing, provide information and referral to potential claimants and also support programs and projects that bring opportunities to these low income high minority population areas. Finally, the County will continue to encourage expanding affordable housing opportunities in higher income, low minority population areas especially areas near jobs and public transportation.

## **III. Community Participation Process**

A number of outreach activities were undertaken to encourage and broaden meaningful community participation in the process of developing this Analysis of Impediments to Fair Housing Choice. An ad asking for citizens and interested organizations to complete a fair housing survey were placed in the Beaver County Times, the newspaper of general circulation in Beaver County, and on the internet. An ad describing the dates, place and comment procedure for the draft Analysis of Impediments to Fair Housing Choice was also placed in the Beaver County Times. Various groups that work with or represent primary stakeholders were consulted and asked to complete surveys. Landlords of the low-income housing developments were interviewed. Surveys were also distributed directly to members of protected classes.

1. The following organizations were consulted during the community participation process:

- a. Beaver County Minority Coalition
- b. Senior citizen centers
- c. Aids Task Force
- d. Housing and Homeless Coalition of Beaver County

2. The efforts to solicit meaningful community participation were successful. The County obtained information on how well its fair housing education efforts were working and also obtained information from the groups in Beaver County who are protected by the fair housing legislation.

3. Most managers of large low income developments and realtors were aware of their responsibility regarding fair housing. Most groups that represent covered populations were also aware of the protections afforded under the legislation. Most citizen surveys targeted in areas that have high minority concentrations indicated that they did not want to move out of their communities. The ones that did wanted to be closer to services they needed, family or a better school system.

4. Feedback was obtained from stakeholders and the general public. All comments received were accepted.

#### **IV. Assessment of Past Goals, Actions**

1. a. The goals of the December 2008 Analysis of Impediments to Fair Housing Choice was to address the issues of racial segregation, financial inequities, fewer affordable housing options, outdated municipal ordinances and fair housing complaints. Strategies included increasing and enhancing fair housing education and outreach and continuing the affordable housing program and projects in Beaver County. The following chart, reproduced from the 2014 Consolidated Action Plan End of the year Report (CAPER), indicates the progress made through the most recent year reported.

**Figure 5: AP-75 IMPEDIMENTS TO FAIR HOUSING CHOICE  
2014 ACTION PLAN**

<b>IMPEDIMENTS TO BE ADDRESSED</b>	<b>GOALS</b>	<b>STRATEGIES TO MEET THE GOALS (How will you achieve your goals?)</b>	<b>RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS.</b>	<b>BENCHMARK In which year of your Con/Plan do you plan to achieve this?</b>	<b>PROPOSED INVESTMENT (Amount of money and funding source)</b>	<b>ACTIONS COMPLETED IN CURRENT FY. If the Impediment was not Addressed, Explain Why and When</b>	<b>YEAR COMPLETED</b>
Black households may not consider housing opportunities across a broad range of municipalities and neighborhoods that provide a desirable quality of life and may contain affordable housing.	Create awareness that there are affordable opportunities in other places than where Blacks are currently concentrated.	Continue Development of an up-to-date, Centralized Housing database For Beaver County On the BCCAN or County website.	Fair Housing Officer (FHO) with Housing Locator from HFRP  Beaver County Collaborative Action Network (BCCAN)	Centralized housing database will be compiled in 2010 and updated through 2012.  This database will continue to be updated in 2014	ESG \$12,000  CDBG \$300	Throughout FY 2014, the Fair Housing Officer/Housing Options Consultant continued to inspect potential properties and entered the information into the centralized housing database of landlords and rental units. FH Officer updated the centralized Housing database. Distribution of housing information and outreach was targeted to areas of highest African-American concentrations. Information about available housing outside the areas of minority concentration were distributed to persons who are minorities. Also, the Fair Housing Officer/Housing Options Consultant	2014

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						provided information on finding affordable housing to minorities interested in moving out of the areas of concentration.	
Black households may not consider housing opportunities across a broad range of municipalities and neighborhoods that provide a desirable quality of life and may contain affordable housing.	Create awareness that there are affordable opportunities in other places than where Blacks are currently concentrated .	Make three presentations annually to local churches, soup kitchens, high school seniors, housing authority residents and/or nonprofit organizations on Fair Housing issues.	FHO Neighborhood Legal Services Southwest PA Legal Services	3 affordable housing presentations/ educational sessions will be conducted annually.	CDBG \$4000 yearly	Conducted Fair Housing /Affordable Housing presentations and information booths for social service staff and consumers at Mental Health Association Catholic Charities, Association for the Blind, Cornerstone, Beaver Valley Mall Senior Day and Awareness Day, BF Jones Memorial Library, the Carnegie Library of Midland, Office on Aging, Salvation Army homeless residence, Women's Shelter, The Ladle soup kitchen in Ambridge, First Presbyterian Church and Chris Lutheran Soup Kitchens in Beaver Falls, Beaver Falls Heritage Valley Medical Clinic, Christ Episcopal Church soup kitchen in New Brighton and Church in the Round, Aliquippa .	2014

**Figure 5: AP-75 IMPEDIMENTS TO FAIR HOUSING CHOICE  
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						<p>Donated 2 children's books on Fair Housing, to B. F. Jones Library in Aliquippa and the Carnegie Library of Midland. Read these books at story time and talked about fair housing issues. Handed out Fair Housing brochures.</p> <p>Placed large Fair Housing Ad in the Aliquippa Arts Festival</p> <p>Distributed Fair Housing Posters with tear off phone number to all libraries of Beaver County.</p> <p>Brochures distributed monthly to providers who attend the Housing and Homeless Coalition Meetings</p> <p>350 Fair Housing brochures distributed to the Women's Shelter, CYS, Friendship Homes, Catholic Charities, Bureau of Veterans Affairs, Prevention Project, Career Link Beaver County, and soup kitchens.</p>	
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**Figure 5: AP-75 IMPEDIMENTS TO FAIR HOUSING CHOICE  
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Black households may not consider housing opportunities across a broad range of municipalities and neighborhoods that provide a desirable quality of life and may contain affordable housing	Create awareness that there are affordable opportunities in other places than where Blacks are currently concentrated	Distribute wallet-sized cards, pamphlets and posters with Fair Housing contact information at public libraries, WIC offices, rental housing locations, churches, soup kitchens, county assistance offices, etc.	FHO	1000 pieces of printed material will be distributed through-out Beaver County.	CDBG \$2100 yearly	A Fair Housing Webpage with contact information was maintained on the BCCAN website. This website was checked twice a month and updated as needed.	2014
Black households may not consider housing opportunities across a broad range of municipalities and neighborhoods that provide a desirable quality of life and may contain affordable housing	Create awareness that there are affordable opportunities in other places than where Blacks are currently concentrated	Provide a comprehensive monthly report to Community Development detailing Fair Housing activities. Information will be incorporated into the annual CAPER.	FHO	Reports provided monthly, in a format that detail activities designed to address impediments.	CDBG \$770 yearly	Conducted Fair Lending trainings  Met with Housing opportunities homebuyer and foreclosure counselors.  No additional Audit Tester trainings were needed during the report year.  Conducted Audit Rental Tests  Conducted Fair Housing Training at ACRE meeting for Landlords  Fair Lending Kits	2014



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						distributed to Women Shelter, CYS, Friendship Homes, Catholic Charities, BC Veterans Affairs, Prevention Project, Baden Senior Center, the senior center at the Beaver Valley Mall, Senator Vogel, Representatives Marshall, Gibbons, Matzie and Christiana offices.	
Lower income minority households have fewer affordable housing options	Increase the number of affordable housing options for lower income minority households	Facilitate Fair Housing Training for realtors, municipal officials and planners, landlords, low-income housing developers, housing authority staff, fair housing testers, and local mortgage lenders.	Neighborhood Legal SWPALS Pittsburgh Fair Housing Beaver County Realtor Association	Fair Housing Educational Presentations will be made upon request annually. Additional FH services including presentations and provision of promotional material will be addressed on an on-going basis.	CDBG \$1000 yearly	Continued to maintain dedicated phone line in 2014  Distributed posters, fair housing claim kits, coloring books, brochures and/or tear off posters to Libraries in Rochester, Baden, Ambridge, Aliquippa, Beaver and Monaca.  Hung laminated and/or tear off posters at Housing Authority properties, VFW in Rochester, Association for the Blind, Office on Aging, Supportive Services, Inc., Adagio Health WIC, Alliance for Consumer Protection, Beaver County Rehab Center,	2014

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						<p>New castle City Rescue Mission, Office of Vocational Rehab, Ambridge Towers, Mt. Washington Apts., Morado Dwellings, Salvation Army Aliquippa, Mental Health Association, Realtors offices, Beaver County Assistance Office, Staunton Clinic, NAME, Church in the Round, Life Beaver County and Head Start.</p> <p>Spoke at ACRE Developers meeting regarding Fair Housing practices.</p> <p>Distributed Analysis of Impediments surveys to Landlords</p>	
Lower income minority households have fewer affordable housing options	Increase the number of affordable housing options for lower income minority households	Continue a dedicated phone number for all inquiries and complaints on fair housing issues	Neighborhood Legal Services  Pittsburgh FH Office HUD	Complaints received regarding FH issues will be referred to NLS or SWPALS.	CDBG \$1000 yearly	<p>Answered fair Housing phone calls received.</p> <p>Referred Fair Housing complaint referrals were made to SPLAS.</p> <p>Received calls from people in protected classes were received about landlord tenant issues and appropriate referrals were made.</p>	2014

**b.** The County was successful in meeting its goals. Education and outreach continued to be very successful in educating the groups that must abide by the fair housing law what their responsibilities are. Complaints were successfully handled through the coordinated efforts of the fair housing office and SPLAS. Lack of funding for affordable housing continues to negatively impact the County's ability to provide options for low income households including minority households.

**c.** The Fair Housing Officer continues to get many calls to ask for basic information about fair housing. Increasing literature distribution to protected classes might help decrease these calls. It is planned to distribute fair housing literature to additional places where protected classes could easily find it such as hospitals, medical offices and social service agencies.

**d.** The past impediment that "Black households may not consider housing opportunities across a broad range of municipalities and neighborhoods that provide a desirable quality of life and may contain affordable housing" prompted the County to obtain more information from the citizens in the high minority concentration areas regarding why they live where they do, if they would want to move and where they would want to move to, if they could. Very few wanted to move away from their communities. This influenced the current analysis by supporting the conclusion that areas of opportunity for low income minority populations should be fostered not only in higher income communities but also in the low income communities where they choose to make their home. In addition, it confirmed the importance of education in fostering the necessary environment for proper fair housing choice.

## **V. Fair Housing Analysis**

### **A. Demographic Summary**

1. The Demographic Summary is based on an analysis of Tables 1 and 2 taken from HUD's AFFH Data and Mapping Tool. Racially, whites make up the vast majority of the population in Beaver County with 149,606 people (90.20%). Blacks make up 6.37% of the population at 10,573. Hispanics make up 1.18% of the population at 1,954. Asians make up .45% of the population at 742. Native Americans make up .09% of the population at 153. All other races combined make up .08% population or 139 people. Compared to the Pittsburgh region, Beaver County has a greater percentage of White and lower percentages of all minorities. The White population decreased from 93.27% (169,335) in 1990. The Black population increased from 5.71% (10,364) in 1990. The Hispanic population increased from .60% (1,085) in 1990. Asian or Pacific Islanders increased from .19% (339) in 1990. The Native American population remained at .09% but decreased in numbers from 162 in 1990.

The #1 country of origin in Italy with 639 people (.38%), followed by Canada with 289 people (.17%), Germany with 218 people (.13%), Mexico with 157 (.09%), the Philippines with 156 people (.09%), Greece with 126 (.08%), China excluding Hong Kong and Taiwan with 98 (.06%), India with 92 (.06%), Czechoslovakia with 79 (.05%) and Jamaica with 79 (.05%). The percentage of foreign born people decreased from 2.18% (3,966) in 1990 to 1.76% (2,919) in 2010.

With regard to limited English proficiency (LEP), the #1 language is Spanish with 422 people (.27%), followed by Italian with 326 (.21%), Chinese with 103 (.07%), Greek with 90 (.06%), Tagalog with 88 (.06%), French with 68 (.04%), German with 51 (.03%), Other Slavic Language with 46 (.03%), Other West Germanic Language at 46 (.03), and Serbo-Croatian at 40 (.03%). The total number of persons with limited English proficiency decreased from 1.62% (2,934) in 1990 to .90% (1,489) in 2010.

Regarding disabilities, Beaver County has 12,409 people (7.99%) with ambulatory difficulty, 9827 (6.33%) with cognitive difficulty, 9,420 (6.07%) with independent living difficulty, 7,643 (4.92%) with hearing difficulty, 4,344 (2.80%) with self-care difficulty and 3,272 (2.11%) with vision difficulty.

Females are 51.78% of the population with 85,879 and outnumber males who are 48,225 of the population with 79,976. The percentage of females is down from 52.45 (95,210) in 1990. Persons aged 65 and older make up 18.595% of the population with 30,840. This is up from 17.08% in 1990. Families with children make up 37.32% of the population with 17,099 which is down from 40.87% (21,191) in 1990.

2. Seventy-three percent of units in Beaver County are owner-occupied. The municipalities with the highest percentage of low income and minority populations continue to be among the municipalities with the lowest percentage of owners. In 2000, the communities of Aliquippa, Ambridge, Beaver Falls, Midland, New Brighton and Rochester Boroughs were among the top 8 in percentage of renters. In 2010, they are among the top 10. An encouraging note is that Aliquippa, the municipality with the highest minority percentage concentration of 42% and of at low and moderate income population of 63% is the only one of these communities whose owner occupied units has not decreased. From 2000 to 2010, the owner occupied units in Aliquippa increased by 1%. While this may not be a statistically significant increase or not yet shows a trend, it is significant because the other minority concentrated, low income communities' owner-occupied percentages decreased over that time period from 10 percentage points (Ambridge) to 2 percentage points (New Brighton). See Tables below for more information. In addition, from 2000 to 2010 in Beaver County, Black owner occupied households rose from 29.3% to 38% and Black renter households decreased from 70.7% to 62 %.

**Ten Lowest % of Owner Occupied Units in 2000**

	<i>Total:</i>	<i>Owner occupied</i>	<i>% Owner</i>	<i>Renter occupied</i>	<i>% Renter</i>	<i>% Minority</i>
Vanport township, Beaver County, Pennsylvania	775	306	39%	469	61%	1.9%
Midland borough, Beaver County, Pennsylvania	1,424	676	47%	748	53%	24.3%
Ambridge borough, Beaver County, Pennsylvania	3,595	1,852	52%	1,743	48%	14.3%
New Brighton borough, Beaver County, Pennsylvania	2,740	1,418	52%	1,322	48%	13.7%
Rochester borough, Beaver County, Pennsylvania	1,732	897	52%	835	48%	16.2%
Beaver Falls city, Beaver County, Pennsylvania	3,798	2,016	53%	1,782	47%	21.2%
White township, Beaver County, Pennsylvania	628	357	57%	271	43%	12.7%
Aliquippa city, Beaver County, Pennsylvania	5,124	3,089	60%	2,035	40%	37.4%

**Ten Lowest % of Owner Occupied Units in 2010**

	<i>Total:</i>	<i>Owner occupied</i>	<i>% Owner</i>	<i>Renter occupied</i>	<i>% Renter</i>	<i>% Minority</i>
Vanport township, Beaver County, Pennsylvania	753	232	31%	521	69%	3.3%

Ambridge borough, Beaver County, Pennsylvania	3,233	1,360	42%	1,873	58%	22.5%
Rochester borough, Beaver County, Pennsylvania	1,595	745	47%	850	53%	17.6%
Beaver Falls city, Beaver County, Pennsylvania	3,304	1,637	50%	1,667	50%	24.7%
New Brighton borough, Beaver County, Pennsylvania	2,631	1,313	50%	1,318	50%	16.0%
Midland borough, Beaver County, Pennsylvania	1,048	536	51%	512	49%	28.0%
East Rochester borough, Beaver County, Pennsylvania	258	133	52%	125	48%	5.5%
White township, Beaver County, Pennsylvania	559	297	53%	262	47%	13.3%
Ellwood City borough, Beaver County, Pennsylvania	225	127	56%	98	44%	1.3%
Aliquippa city, Beaver County, Pennsylvania	4,219	2,553	61%	1,666	39%	42.4%

## **B. General Issues**

### **i. Segregation/Desegregation**

#### **1. Analysis**

**a.** The racial/ethnic dissimilarity index measures the degree to which two groups are evenly distributed across a geographic area with values ranging from 0 to 100. Index values from 0 to 39 generally indicate low segregation; from 40 to 55 generally indicate moderate segregation and 55 to 100 generally indicate a high degree of segregation. Table 3 shows that Beaver County is generally moderately segregated with the segregations of Non-White to White population index being 52.10. Looking at segregation by racial/ethnic groups shows high segregation of Black and White populations with an index of 62.76, and low segregation of Hispanics to Whites (index 24.92) and Asian or Pacific islander to White (index 33.51). Note that the small number of Asian residents of Beaver County (742) may indicate that the index is not reliable for that group. Also, Beaver County is less segregated both in terms of Non-White to White populations and individual racial/ethnic groups to White with in the Pittsburgh region. In the Pittsburgh Region is highly segregated as indicated by non-White to White index of 55.93, a Black to White index of 67.87, a Hispanic to White index of 32.32 and an Asian to White index of 54.92.

**b.** All populations except for Black to White show a net decrease in segregation from 1990 to 2010. The highest increase in the index is 3.79 points for Black to White from 2000 to 2010. The Pittsburgh Region as a whole showed net decreases between 1990 and 2010 in Non-White to White and Black to White segregation but increases during the same period for Hispanic to White and Asian to White segregation.

c. An examination of Maps 1 and 2 indicate that Beaver County's primary minority population which is Black/African American is concentrated in Aliquippa and Beaver Falls and places in between along the Ohio and Beaver rivers. These cities and boroughs are the traditional old (turn of the 20<sup>th</sup> Century) downtown areas in the County. This minority population is the only one that is significant enough to be able to be seen on the map. Regarding LEP there are no strong pockets of ethnically specific populations.

d. Based on local knowledge, a significant number of subsidized apartments are located in communities with high renter percentages which are also indicated by Map 1. It appears that Blacks/African Americans are clustered in the areas with subsidized apartments.

e. An examination of Maps 1 and 3 indicate that Beaver County's primary minority population which is Black/African American continues to be concentrated in Aliquippa and Beaver Falls. In 2000 this population also was heavily concentrated in Midland but not in 2010.

f. A study conducted for this Analysis indicated that most of the protected classes (i.e. Black/African American and elderly) people that live in these areas do not want to move. Because they grew up and lived in these areas their whole lives, they do not want to move away from families, neighbors and the support systems that they have. This could contribute to continued segregation.

## **2. Additional Information**

a. There are a number of subsidized low-income apartments exclusively for elderly, many of whom have mobility disabilities. Most, but not all, are on bus routes and some are accessible to grocery and/or dollar stores. This exclusivity contributes to the segregation of this protected class but because of their lifestyle, they are frequently not compatible with younger neighbors. They prefer the less busy and noisy atmosphere. There continues to be a need for affordable housing for families with children which makes it more difficult for this class to find affordable housing.

b. Segregation is compounded by the lack of public transportation in the more rural, newer communities. While the DART bus, a smaller bus which is scheduled on demand, is available for residents in the outlying communities, it is more expensive and can take an inordinately long time for the user to reach his or her destination; for example, taking 6 or 8 hours to attend one appointment. Most of the current economic investment in Beaver County is occurring in Center Township, around the Beaver Valley Mall and in Chippewa where unskilled, low-paying, retail and food service jobs are found. While the Mall is easily accessible by public transportation that follows the Beaver River and the Ohio River south, Chippewa is not. Subsidized housing for families and individuals is not located in these municipalities. There is an apartment building with 120 one and two bedroom units within walking distance to the Mall with rents that are substantially lower than fair market rates. There is one apartment building in Chippewa with 115 studio and 1 bedroom units 2 miles from the retail area with rents that are slightly above fair

market rent. However, this building is 2.2 from the retail center and not easily accessible by walking. There are 1, 2 and 3 bedroom apartments available within walking distance of the retail area that are lower than fair market rates. It is not known whether any of the apartments are fully handicapped accessible. Both apartment buildings have first floor units but the individual apartments for rent have steps to access. Public or subsidized housing near the Mall is 2.2 miles away which is a 44 minute walk and would take 43 minutes by bus. Public or subsidized housing near Chippewa is 3.5 miles away which is a 70 minute walk. One out of 2 of the public or subsidized housing near Chippewa is on a public transportation route, taking 40 minutes by bus to arrive at the retail area. It is important to note that neither municipality qualifies by area for Community Development Block Grant funding.

### **3. Contributing Factors of Segregation**

Community Opposition could contribute to segregation in Beaver County. Based on Map 1, Black/African American populations are not evenly spread throughout the County. The more rural areas which include the more affluent communities in Beaver County have very low percentages of Black/African Americans among their residents. In a region where people do not move out of the communities they grew up in, the demographics of communities do not change significantly. It is difficult to determine whether there is overt community opposition to this minority group moving into these areas. The economic factors would have a greater impact on the segregation.

Displacement of residents due to economic pressures has been a significant factor in the economic vitality of Beaver County. With the Pittsburgh International Airport just minutes away, it was the largest single employer of Beaver County residents after the steel industry collapse. Currently, the hospital is the single largest employer. When the airport lost its hub status, many middle class people were forced to relocate to other areas of the state or the United States to maintain their jobs. The workers that remained had to take lower paying jobs in the area competing for the scarce jobs that exist. When the middle class suffers in a region, the economically disadvantaged are also impacted negatively. The effect of this is the poor becoming poorer, and the poorest communities have high Black/African American concentrations.

A lack of community revitalization strategies has been a contributing factor in so far as funding is extremely limited to contribute to the strategies that have been proposed. The 2 most populous low income communities with high minority concentrations, Aliquippa and Beaver Falls, have revitalization strategy area plans but have not been successful due to the lack of funding. The municipalities in the face of continued plant closures and fewer citizens are faced with a diminished tax base without a reduction in the amount of infrastructure and housing that must be maintained. Without extraordinary amounts of funding from outside the community it is a struggle to just maintain the quality of life in these communities let alone revitalize them.



While these communities must continue to maintain police and fire protection and basic infrastructure such as sewers, waterlines, and roads, they are left with less public money to invest in services and amenities for their citizens.

A lack of private investment in low income neighborhoods leads to fewer opportunities for low income people to prosper. Plants and significant employers have closed in these communities. Banks have closed in these communities. These communities continue to try and attract new business investment, but it is difficult with infrastructure that cannot be maintained.

Regarding regional cooperation, Beaver County, has many more municipalities than can be supported by its tax base. It is no different than most Counties in Pennsylvania. These municipalities frequently end up competing for sparse funding instead of cooperating to better their communities. This contributes to segregation because many low income communities do not have areas of higher income households to help support the poor areas. This leads to the poor communities staying poor and the wealthier communities staying wealthy.

Land use and zoning laws in Beaver County can encourage segregation by banning or discouraging rental housing because Black/African Americans in Beaver County are not granted mortgages at the same rate as Whites. In addition, any land use and zoning laws that prevent or discourage alternative living arrangements for people with disabilities contribute to segregation of those people to areas that are supportive of those uses.

Lending discrimination could be a factor in segregation. For 2013, comparing mortgage applications for Blacks/African Americans and Whites, the average loan application for Whites was \$111,000 as compared to \$79,000 for Blacks/African Americans. Also, there is great disparity in the average applicant income for Whites and Blacks/African Americans. The average income of a white applicant is \$72,000 and for a Black/African American applicant is \$59,000. This could make segregation more severe. Because of low-income, Blacks/African Americans may not be given mortgages and are forced to live in rental units most of which are in the lowest income neighborhoods. Unfortunately, the report does not break down denial of applications by race which would give better information on whether there is a true disparity by race.

Location of affordable housing also contributes to segregation in that most large affordable housing developments are located in the lowest income areas and not within easy accessibility to the concentration of jobs specifically in Center Township, Chippewa Township or Brighton Township. While rents in structures with few units are competitively low, it is unclear whether there are enough to accommodate large numbers of low income people. Also, most of these affordable units have stairs to enter, making them unable or unlikely to be rented by people with mobility disabilities. Public housing, especially units that can accommodate families, is centered in the lowest income communities.

Occupancy codes and restrictions force low income people to remain in the public housing or the low income areas because zoning laws restrict how many people or households may occupy one unit. Because Black/African Americans are disproportionately low income they are affected more harshly by this reality.

Private discrimination may be a source of segregation but it is difficult to find data to support this. Of 32 housing discrimination complaints filed in a 6 year period, 7 or 21% were based on race. All but 1 of the incidents alleged discrimination occurred in low income, high minority areas. The one that occurred in a low minority area resulted in a finding of cause for the complaint. Unfortunately, one case over that period of time is not significant enough to show a contribution to racial segregation. For the same period, 23 of 32 or 71% of the discrimination complaints were based on disability. Of those, 9 were conciliated and 2 found cause. Of the 16 complaints for any type of discrimination that proceeded to resolution, 11 (68%) were based on disability discrimination. Of those 11, 5 (45%) were in non-low income areas. The rest were in low income areas. Based on this data, it appears that disability discrimination happens in both low income and non-low income areas.

## **ii. R/ECAPs**

A racially/ethnically-concentrated area of poverty (R/ECAP) as defined by HUD is an area that has a non-white population of 50% or more and 40% or more individuals living at or below poverty. Beaver County has no municipalities or census tracts meeting the HUD definition racially/ethnically-concentrated areas of poverty because all have non-white populations of less than 50%. The only census tract with more than 50% non-white population is in Aliquippa. With 85.6% Black/African American population, Census Tract 6045 is located at the Northern end of Aliquippa bordering the Ohio River and Hopewell Township. However, only 28.7% of the population is below the poverty level which makes it not qualify as an R/ECAP.

## **iii. Disparities in Access to Opportunity**

### **1. Analysis**

#### **a. Educational Opportunities**

**i.** According to the Opportunity Indicators data, in Beaver County disparity in access to proficient schools for 4<sup>th</sup> graders is highest for the Black, Non-Hispanic population in Beaver County. Map 9 – Demographics and School Proficiency shows the struggling school districts in the low income areas, in some cases, surrounded by more proficient schools.

**ii.** Disparities exist based on the residency patterns in Beaver County. Generally the communities with the greatest percentages of income level and concentrations of populations have the lowest performing schools. Beaver County has 16 school districts. In comparing the school districts in the lowest income, highest minority population municipalities with their

“suburban” neighbors the disparities are significant. The Pennsylvania School Performance Profiles were compared for Elementary Schools and High Schools of neighboring school districts on percentage white, academic score, percent economically disadvantaged and gifted students and, for high schools, percent dropout rate. The higher the Academic Score the better the students perform academically. Aliquippa was compared to Hopewell, Big Beaver Falls was compared to Blackhawk and Midland was compared to Western Beaver. The following chart shows the contrasts. It is interesting to note that except for Aliquippa, there is less disparity between the elementary schools as there is between High Schools. The contrast between neighboring high schools is very noticeable.

iii. Note that Midland School District does not have a high school but instead tuitions its students to other districts, PA Cyber Charter School or Lincoln Park Performing Arts School. Midland allows and actually requires its high school students to choose another school to attend. This allows their students to attend some proficient schools but not all. Most minority students would be least successful in accessing proficient schools because they live in areas with lower performing schools.

School	% White	Academic Score	% Econ. Disadvantaged	% Gifted	% Dropout
Aliquippa Elementary	21.90	56.7	98.70	0.86	N/A
Hopewell Elementary	92.71	86.2	24.01	1.52	N/A
Aliquippa High School	18.61	43.1	94.81	3.03	1.48
Hopewell High School	94.07	75.8	21.24	4.55	0.53
Big Beaver Falls Elementary	48.05	76.9	83.30	1.67	N/A
Blackhawk Elementary	96.49	89.6	17.54	0.88	N/A
Big Beaver Falls High School	58.73	59.3	70.07	7.26	2.4
Blackhawk High School	95.80	82.8	24.84	6.37	0.87
Midland Elementary	61.54	73.0	72.73	0.35	N/A
Western Beaver Elementary	94.86	81.3	45.92	1.51	N/A
Midland High School	-----	-----	-----	-----	-----
Western Beaver High School	94.79	81.0	39.84	3.91	0.28

Another consideration with regard to education is the higher education required to fill the higher paying technology jobs that are available in the region. Few programs exist to bridge the educational gap between high school and the education required for the jobs that exist. This gap also exists for underemployed or low-income individuals who need to obtain higher paying employment but cannot temporarily lose their income to be trained for the higher paying jobs. This impacts the Black/African American population in Beaver County because they are disproportionately poor as compared to Whites.

## **b. Employment Opportunities**

i. It is clear from Map 11-(Demographics and Labor Market) that Black, Non-Hispanics are concentrated in areas with the lowest Labor Market Indexes. These are also the lowest-income communities.

ii. The proximity of jobs to place of residence is relatively equal for all races and ethnicities and for Black/African Americans below the federal poverty line it is slightly worse than for Whites. Other minorities in Beaver County have a better proximity of job to their residences in Beaver County. This is similar to the Pittsburgh Region as a whole. More residents of Beaver County people have jobs outside of Beaver County than in Beaver County. This is probably due to the decline in manufacturing, the closure of the steel mills and U.S. Air relocating its hub out of the Pittsburgh International Airport. Opportunities for higher paying jobs exist in Cranberry (Butler County) and in Coraopolis, Robinson, Moon Township or Pittsburgh (Allegheny County). There are low paying jobs in retail and/or the hospitality industries in Beaver County but most of these are in non-low moderate income municipalities. (iii) As the maps show, Black/African Americans are the least successful in accessing employment.

### **c. Transportation Opportunities**

i. The data from Table 12 – Opportunity Indicators shows that low-income Black/African Americans are the most likely to use public transportation, they live in closest proximity to public transportation and the cost of their transportation is generally lower than Whites and other minority groups. The transit trip index shows how often low income families use public transportation. Map 12 shows the transit trip index with the concentration by race. This map shows that, in the areas most populated by Black/African Americans and Whites, more low income families use public transportation. Map 13 is similar in that, generally, the low cost and proximity of public transportation is higher in the low-income areas where Blacks/African Americans live. Based on Maps 12 and 13, there are no significant disparities in access to transportation based national origin or family status.

ii. On both the maps, the only minority population of significance is Black/African Americans. The largest concentrations show up in Aliquippa and Ambridge which show relatively low transportation. Only 1 municipality, Economy Borough, shows very low transportation cost. This is not an area of racial minority concentration.

iii. The road system for automobiles also accommodates buses for public transportation. The “DART” system serves the rural areas and Midland, with a schedule and response bus system. Midland, a borough with a racial minority concentration, is also served by a very limited schedule bus line.

### **d. Low Poverty Exposure Opportunities**

i. There is a significant disparity in neighborhood poverty between the Black, Non-Hispanic population and all other races in Beaver County. The Low Poverty Index Score for Blacks is only 29.14 which indicates a very high exposure to poverty at the neighborhood level when compared with Whites, Hispanics, Asians and Native Americans which all have a Low Poverty Index Score ranging from 53.40 to 59.29. This is also shown on Map 14 (race/ethnicity) which shows Blacks in areas with the lowest Low Poverty Index score. In addition, Map 14 (family status) shows that there are greater concentrations of families with children in these high poverty exposure areas.

ii. A person's place of residence plays a significant role in a person's exposure to poverty. This can be seen on Map 14 in seeing that the lowest Low Poverty Index scores (which translates to high poverty) are not scattered throughout Beaver County but are concentrated in a relatively few municipalities.

iii. Blacks and families with children are most affected by these poverty indicators.

iv. These protected class groups access these low poverty areas because housing is less expensive and public housing is located primarily in these areas. What is a phenomenon in Western Pennsylvania also is true for Beaver County. Many families stay in the neighborhood they grew up in and houses are passed down from one generation to the next. For many families that started in these high poverty areas, this is where they remain.

#### **e. Environmentally Healthy Neighborhood Opportunities**

i. The Environmental Health Index for all races in Beaver County is above the Pittsburgh region which indicates that Beaver County is a healthier place to live for air quality, carcinogenic, respiratory and neurological toxins by neighborhood.

ii. Map 15 shows that only the low income, high minority concentration area of Midland also has the lowest Environmental Health Index. This is likely because of the continued operation of the steel mill in that borough. Other areas which once had steel mills are healthier but still lower on the Healthy Neighborhood Scale than many rural areas. These areas also have concentrations of 40.1%-60% of families with children. There are other, higher income communities with very low environmental health indexes.

#### **f. Patterns in Disparities in Access to Opportunity**

Patterns in disparities in access to opportunity are seen in the low-income communities that are the former steel/ manufacturing centers of the County. These areas also have significantly higher concentrations of Black/African Americans and 40-60% families with children. These areas and populations experience high poverty, low school proficiency, higher unemployment and fewer

people with college educations. There is less disparity in the cost of transportation and the environmental health index for these groups and others. There is no pattern in disparities of access to opportunity for any ethnic groups.

## **2. Additional Information**

a. Approximately 11.83% of the people (12,234) living in the County have a disability. There are many programs throughout Beaver County to help this population. However, additional information is needed to ascertain whether significant disparities exist between this population and access to opportunities.

Many programs exist which are aimed at improving access to opportunities within the municipalities and neighborhoods where disparities exist. Many agencies provide support services to people in these areas. Affordable housing, both public and private, is concentrated in these areas and public transportation is also focused there. Some school districts do better than others at providing opportunities for their students. The Community College of Beaver County provides low cost education and training programs which can be accessed by these individuals. The Community Development Program, through its CDBG, HOME and HESG programs provides federal funds to foster community development, affordable housing and serve the homeless in these target areas.

## **3. Contributing Factors of Disparities in Access to Opportunity**

There are a number of factors affecting Beaver County and the low-income, high minority municipalities which contribute to the severity of the disparities in access to opportunity. While the housing stock is older, it is affordable. The closure and consolidation of banks have resulted in decreased access to financial services. Lack of private investment continues to be a major factor in lack of resources for these municipalities to operate. In addition, Black/African Americans apply for and receive mortgages at a lower rate than Whites, which could be a result of lending discrimination. This loss of tax base in turn results in a lack of public investment in the upkeep of infrastructure or the provision of services or amenities. The municipal government system in Pennsylvania, Beaver County included, is made up of an inordinate number of municipalities, each with autonomy. This adds to the municipality's burden because they do not have a healthy tax base to help support the diminished tax base. So, the disparities in the financial health of municipalities is greater than if fewer but larger municipalities existed, each with a traditional downtown, industrial, urban residential and suburban residential areas.

The location of major employers has steadily moved out of Beaver County. With the decline in the steel and manufacturing industries, and the Pittsburgh airport loss of its hub status, most workers from Beaver County must now commute greater distances and out of the County to earn a living. Public transportation is available and easily accessible for a majority of the people living in these municipalities. Unfortunately, having to use a bus to grocery shop for a family is



a difficult task. There are a number of cooperative, regional initiative including County agencies, a council of governments (COG), and the Rivertowns of Beaver County which assist these municipalities in enhancing the opportunities for their residents.

Based on a report by the Fair Housing Law Center, these municipalities' zoning, planning and occupancy codes help contribute to disparities in access to opportunity, especially for people with disabilities and for the development of affordable housing. In addition, most neither mention fair housing nor provide a mechanism for requesting reasonable accommodation. This report is attached as an appendix to this document.

#### **iv. Disproportionate Housing Needs**

##### **1. Analysis**

**a.** All minority groups (by race/ethnicity) experience higher rates of housing problems which include housing cost burden greater than 30%, overcrowding or substandard housing. The percentage of Whites with these problems is 25.95%. The percentage of Blacks with these problems is 42.55%. The percentage of Hispanics with these problems is 31.53%. The percentage of Asian or Pacific Islander with these problems is 28.88%. The percentage of Native Americans with these problems is 41.67%. The percentage of Other, Non-Hispanic Minorities with these problems is 44.48%.

Based on family status, family households with less than 5 people experience these problems less often than the white population. But, 29.71 % of family households with 5 or more people experience these problems and 38.98% of non-family households experience these problems.

In Beaver County, 11.77% of White households experience a cost burden over 50%, overcrowding and substandard housing. The percentage of Blacks with these problems is 23.76% which is more than double that of whites. The percentage of Hispanics with these problems is 19.90%. The percentage of Asian or Pacific Islander with these problems is 16.81%. The percentage of Native Americans with these problems is 41.67%. The percentage of Other, Non-Hispanic Minorities with these problems is 21.03%.

**b.** As Map 7 shows, most of the areas with minority populations also have the highest housing burdens in Beaver County. These municipalities include Beaver Falls, Rochester, Midland and Aliquippa and Ambridge. Map 8 indicates that there is no correlation between national origin and housing burdens.

**c.** For families of less than 5 people, there are currently 2,689 family households in publicly supported 0 to 2 bedroom units and 8,513 family households with less than 5 people who experience housing problems. The need is more than 3 times the number of public housing units in existence in Beaver County. In addition, there are 721 units of publicly supported housing with 3 or more bedrooms. Family households with 5 or more people would need units this size.

In Beaver County there are 1,193 families with 5 or more people who experience housing problems. At least an additional 472 of these large units is needed in Beaver County.

**d.** Based on 2010 U.S. Census data, the municipalities with the greatest percentage of Black residents are also the municipalities with the greatest number of renter units. The disparity is clear when comparing to the largest non-low income municipalities. For example, 38% of Aliquippa's population is Black and their homeowner rate is 42.6%. Compare Aliquippa with Center Township with a Black population of 3.5% and homeowner rate of 82.1%. 38% of Aliquippa's population is Black and their homeowner rate is 42.6%. Compare Ambridge with a Black population of 17% and homeowner rate of 46.9% to Economy Borough with a Black population of .6% and homeowner rate of 93.8%. Compare Beaver Falls with a Black population of 19.3% and homeowner rate of 48.6% to Chippewa Township with a Black population of .8% and homeowner rate of 80.6%. Compare Midland with a Black population of 20.3% and homeowner rate of 45.2% with Brighton Township with a Black population of 1.1% and homeowner rate of 86.2%.

## **2. Additional Information**

**a.** There is no other significant data available on disproportionate housing needs in Beaver County based on religion, sex or national origin.

**b.** It is important to note that the majority of public housing is located in those municipalities with higher Black populations. This allows them access to well-maintained affordable housing. Through the HOME program at least 1 homeowner unit is added each year in a municipality with higher Black populations. In addition, CDBG funds are concentrated in serving these low income communities with high Black populations. These funds are used for public improvements and facilities that benefit the municipality as a whole and the low-income neighborhoods specifically.

## **3. Contributing Factors of Disproportionate Housing Needs**

The availability of affordable units in a range of sizes continues to be a need in Beaver County because at least 20% of all households have incomplete bathroom or kitchen facilities, have more than 1 person per room or pay more than 30% of their income on housing. There is significant lack of private investment or maintenance of homes in neighborhoods in Aliquippa, Ambridge, Beaver Falls and Midland, especially. As described in the attached zoning report, land use and zoning laws in the municipalities with higher Black populations may contribute to lack of affordable housing being built there.

## **C. Publicly Supported Housing Analysis**

### **1. Analysis**

#### **a. Publicly Supported Housing Demographics**



i. In Beaver County the greatest percentage of Blacks are served by the Housing Choice Voucher program compared to percentages of other publicly supported housing options. This allows them the greatest choice in selecting a home. The next greatest percentage of blacks live in public housing followed by project-based Section 8 and Other HUD Multifamily units.

ii. Regarding other protected classes, the elderly are most likely to reside in Other HUD Multifamily units, followed by Project-based Section 8, public housing and then Housing Choice Vouchers. This data is consistent with the reasons many elderly move out of their single family homes into multifamily units which are smaller, with significantly less upkeep in areas served by public transportation. People with disabilities reside most frequently in Other HUD Multifamily followed by the Housing Choice Voucher Program, Public Housing and then Project-Based Section 8. Families with Children are about equally divided, percentage-wise, in the Housing Choice Voucher Program, Project-Based Section 8 and Public Housing.

**b. Publicly Supported Housing Location and Occupancy**

i. Map 5 shows that Publicly Supported Housing, although located in a variety of municipalities, is concentrated in the low income communities with higher percentages of Black residents. All of the types of public housing are represented in those communities. This includes Public Housing, Other Multifamily, Project-Based Section 8 and Low Income Housing Tax Credit properties. Map 6 shows that Housing Choice Vouchers are located in the areas which also have other Publicly Supported Housing types. In addition, Brighton Township, which is a higher income community with a low percentage of Black residents, has the highest percentage of voucher units.

ii. The elderly and disabled are more frequently housed in Project-Based Section 8 and Other Multifamily developments. Project-Based Section 8 developments are primarily located in the low income areas while there are a number of Other Multifamily Units that are in higher income communities.

iii. No R/ECAPs exist in Beaver County therefore a comparison cannot be made between them and non R/ECAP areas with regard to Publicly Supported Housing

iv. (A) In reviewing where the units with Black percentages that are less than the Beaver County population as a whole, the units tend to house the elderly and are located in higher income municipalities. (B) The other developments have higher percentages of Blacks than Beaver County and/or the municipality as a whole.

v. While the elderly developments are both in low income municipalities with higher percentages of black population and high income low percentage of Black population areas. It is clear that elderly whites occupy the developments in the higher income neighborhoods at rates higher than the white population as a whole in Beaver County. In addition, some developments that are not

elderly located in the lowest income; highest minority communities have percentages of black residents that are higher than the municipality where it is located.

### **a. Disparities in Access to Opportunity**

Because many of the Publicly Supported Housing developments are located in the lowest income municipalities with the highest percentages of Black residents, the analysis in the disparities in access to opportunity would be similar to the discussion in Section B.iii of this document.

People residing in public housing in the areas outside of the public transportation routes must own and operate cars; therefore the cost of transportation is higher. Only a few of these “rural” developments are close to Allegheny County, where many workers have to commute for their jobs. In addition, there are no publicly supported housing developments in the areas close to Cranberry, another area outside of Beaver County with numerous retail, restaurant and professional jobs.

## **2. Additional Information**

**a.** The Fair Housing Act protects individuals on the basis of race, color, religion, sex, familial status, national origin, or having a disability or a particular type of disability. HUD has provided data for this section only on race/ethnicity, national origin, family status, and limited data on disability. The analysis regarding disability is included in Section V (D).

**b.** The CoC funded supportive housing programs are designed to assist individuals and families with all types of disabilities including physical, mental health and substance abuse. These programs help the disabled throughout Beaver County. In addition, the Housing Authority of Beaver County (HACB) works to address disparities in access to opportunity in publicly supported housing by actively participating in the Housing Consortium and Homeless Task Force, the Beaver County Collaborative Action Network (BCCAN) and by facilitating training by the Beaver County Fair Housing Office, and the Disabilities Options Network for their staff. HACB received HUD approval to assist low-income families in the Section 8 Housing Choice Voucher Program to find housing in low poverty, higher income areas by paying up to 110% of the Fair Market Rent in these areas. Even though in UFAS compliance, the HACB continues to rehabilitate and create new UFAS units each year. The HACB recently added 100 family units of public housing in the higher income municipality of Monaca. The HACB provides homemaking, chore and personal care and case management for disabled elderly residents, allowing them to continue to live independently. The HACB helped initiate and an all-inclusive elderly care program allows 61 elderly and disabled residents to be able to remain in their publicly supported residences. The HACB continues to assist its tenants in moving to self-sufficiency and has constructed 2 single family homes as part of a HUD approved Section 32 Homeownership Program. Using ROSS-SC funds, acquired 2 service coordinators to assist tenants in family public housing with social services necessary to remain in their apartments. In

addition HOME TBRA funding also continues to provide affordable housing for persons with disabilities.

### **3. Contributing Factors-of Publicly Supported Housing Location and Occupancy**

Despite the need for affordable housing for low income individuals and families, community opposition prevented additional affordable housing from being built in Beaver Falls. Land use provisions in higher income communities with low Black populations do not allow for ease of development of public housing. Finally, limitations on the amount of funding and the number of public housing units allowed in a jurisdiction also contribute to the lack of opportunities for public housing residents.

#### **D. Disability and Access Analysis**

##### **1. Population profile.**

a. Except for vision disability, Beaver County is slightly higher than Allegheny County in percentages of populations with each disability. The largest percentage is people with ambulatory difficulty, followed by people with cognitive difficulty then people with independent living difficulty, then hearing difficulty, self-care difficulty and finally vision difficulty. While people with disabilities live throughout Beaver County, Maps 16 show that they are more concentrated in areas along a “corridor” from Beaver Falls to Ambridge. These areas include the low income, high Black population areas as well as higher income, low Black population areas.

b. Based on Map 17, Children with disabilities appear to be concentrated in Beaver Falls. Adults with disabilities, both young and old, appear to be concentrated in Aliquippa, Ambridge, Beaver Falls and Rochester Borough.

##### **2. Housing Accessibility**

a. The number of accessible units in Beaver County is not available through the Census data. However, in looking at Table 9 and Maps 5 and 16, it appears that more affordable housing is needed for people with disabilities. The HACB rehabilitates or adds new accessible housing units each year to the affordable housing stock in Beaver County.

b. Affordable, accessible housing is located in all of the areas that public housing is located in Beaver County. Map 5 shows these publicly supported housing developments. They are concentrated in areas with low income high Black populations although a number of developments exist in higher income areas with low Black populations.

c. Even though most of the public housing developments were built before 1991, the HACB has updated its units to be in compliance with the required number of accessible units. In looking at percentages, Beaver County has approximately five percent less people with a disability living in public housing, approximately four percent less people with disabilities living in project-based Section 8 housing and three percent more living in Housing Choice Voucher units and six

percent more in other multifamily units. The HACB also increases its number of accessible units each year.

### **3. Integration of Persons with Disabilities Living in Institutions and Other Segregated Settings**

**a.** The trend is away from traditional institutional and other segregated settings for people with disabilities and Beaver County also follows this philosophy. Beaver County Behavioral Health offers community-based health care services and long-term services and supports for individuals with disabilities who can live successfully in housing with access to those services and supports. As indicated in Map 16 people with disabilities live throughout Beaver County which shows segregation of this population is not prevalent.

**b.** A variety of agencies work together, through the Housing Consortium of Beaver County and BCCAN, to ensure that people with disabilities are stably housed. In addition a variety of homeless supportive housing program funded through a collaborative Continuum of Care application to HUD ensure that people with disabilities are provided housing prevention, rapid rehousing and supportive services to prevent and end their homelessness.

### **4. Disparities in Access to Opportunity**

#### **a. i. Government services and facilities**

County government and services are accessible to people with disabilities as county offices meet ADA requirements. Regarding local government services and facilities, because Beaver County has 54 municipalities, many local municipalities offices are not ADA compliant. CDBG funding is used every year to make existing public facilities ADA compliant.

#### **ii. Public infrastructure**

Many local municipalities, especially the low income municipalities with concentrations of people with disabilities, do not have the tax base to upgrade sidewalks and crosswalks ADA accessible. CDBG projects are completed yearly to make sidewalks handicapped accessible.

#### **iii. Transportation**

The Beaver County Transit Authority has Demand and Response Transit (DART) for people with disabilities. In addition, a number of ambulance services also offer wheelchair accessible van transportation to medical appointments.

#### **iv. Proficient schools and educational programs**

School districts by law provide specialized education and main stream services for students with disabilities. In addition, all school buildings are required to meet ADA accessibility standards. The Community College of Beaver County recently installed automatic doors to accommodate people with physical disabilities.

#### **v. Jobs**

Agencies serving people with disabilities assists them in creating jobs for this population and obtaining the accommodations that they need to obtain jobs. The offices that assist in this effort are BCRC, Job Training for Beaver County and the Office of Vocational Rehabilitation. In addition, the Blind Association of Beaver County provides jobs for people with vision disabilities and is working to expand these services.

**b.** A variety of agencies assists persons with disabilities to request and obtains reasonable accommodations and accessibility modifications. The Intermediate Unit assists school students. Children and Youth Services assist youth. Adult Protective Care and the Office on Aging assists adults with physical and other disabilities. The Blind Association assists people with vision deficiencies. Beaver County Behavioral Health, The Mental Health Association and Beaver County Rehabilitation Center assist persons with cognitive, mental health and substance abuse disabilities.

**c.** Difficulties in achieving homeownership result in the necessity for people with physical disabilities to make modifications to their home to meet their individual needs. These can become expensive creating more of a cost burden on people with physical disabilities than the general population. In addition, if a person is unable to work because of his or her disability then they are unlikely to afford to buy a home and pay the cost to maintain it.

## **5. Disproportionate Housing Needs**

**a.** If a person is unable to work because of his or her disability then they are unlikely to afford to buy a home and pay the cost to maintain it. In addition, people with physical disabilities have specific needs with regard to their residences such as no steps, etc. Because of these needs, the pool of potential available units is less for people with disabilities than for the general population. The private housing stock in Beaver County in the low income areas with high disabled populations is old and does not meet uniform accessibility standards.

## **6. Additional Information**

**a.** Despite its small population compared to a major metropolitan center, Beaver County has a well-established social service network for people with disabilities. These agencies also provide assistance with locating appropriate housing.

**b.** Through the CDBG program, approximately 6 owner occupied homes per year are rehabilitated to make them accessible for the low-income, disabled person that lives there. In addition, some HOME funded affordable housing units build by private developers are made handicapped accessible.

## **7. Disability and Access Issues Contributing Factors**

Some local governments require special use permits for or place other restrictions on housing and supportive services for persons with disabilities, as opposed to allowing these uses as of right. This has a negative effect on the ability of persons with disabilities to access housing where they want to live.

## **E. Fair Housing Enforcement, Outreach Capacity, and Resources Analysis**

**1.** From August 1, 2008 to December 31, 2014, a total of 32 complaints were referred to HUD. Of those, 23 were brought on the basis of disability, eight were brought on the basis of race, two were brought on the basis of sex, two were brought on the basis of familial status and four were brought on the basis of retaliation. Some complaints alleged more than one basis of discrimination. Of the 23 disability complaints, eight were found to have no cause, nine were conciliated, two were found to have cause, two were closed before conclusion and two remained open. Of the eight cases brought for racial discrimination, four were found to have no cause, one was conciliated, one was found to have cause, and two were closed administratively before conclusion. Both cases brought on the basis of sex were found to have no cause. Of the two cases that were brought on the basis if familial status, one was found to have cause and one was found to have no cause. Of the four cases brought on the basis of retaliation, two were found to have cause and 2 were conciliated.

**2.** In Pennsylvania, the PA Human Relations Act covers a gap in the federal law by making housing discrimination on the basis of age (over 40) illegal. Many jurisdictions throughout Pennsylvania have also enacted local anti-discrimination ordinances that ensure equal access to housing, regardless of a person's marital status, sexual orientation, gender identity, source of income and other characteristics. Neither Beaver County nor any of its 54 municipalities has a separate fair housing law and follows the federal law.

**3.** The Beaver County Fair Housing Office, funded by the County through the CDBG program provides information and outreach and assists the County in implementing is fair housing plan. In addition, the Office fields all phone calls related to fair housing discrimination complaints and refers them to the Southwestern PA Legal Services, Inc. to assist people to file discrimination claims under the Fair Housing law, through the Fair Housing Law Center provides technical assistance to the Beaver County Fair Housing Office, and conducts fair housing investigations and tester training.

**4. a.** The Beaver County Fair Housing Officer conducts training to educate all stakeholder groups including people in protected classes, realtors, lenders, landlords, social service agencies in the fair housing law.

**b.** The Beaver County Fair Housing Office is administered by the Community Development Program of Beaver County which is the County department responsible for managing the CDBG, HOME and HESG programs. This allows a seamless integration of the fair housing plan into programs that fund the type of programs that promote decent affordable housing and foster access to opportunity for low-income communities, including those with high Black populations, low-income individuals and low income families.

## **5. Fair Housing Enforcement, Outreach Capacity, and Resources Contributing Factors**

The County provides activities to raise awareness include technical training for housing industry representatives and organizations, education and outreach activities geared to the general public, advocacy campaigns, fair housing testing and enforcement. Through interviews with the



managers of the low income housing developments in Beaver County, both public and private, it appears that all understand their responsibility with regard to fair housing laws. The only area in which there was some confusion was what their responsibility was with regard to service dogs. More information is needed on whether managers of market rate apartment buildings specifically understand their responsibilities with regard to the fair housing law. This may be an area to increase information about in the future.

The County works with the Beaver County Minority Coalition to help build capacity in low-income municipalities with high Black populations. This organization is also active in promoting minority representation in governmental oversight including housing.

Due to activities of the Beaver County Fair Housing Office being categorized as administration under HUD CDBG regulations, the County is limited in the amount of CDBG funding that can be utilized for this effort especially to conduct fair housing testing. Testing refers to the use of individuals who, without any bona fide intent to rent or purchase a home, apartment, or other dwelling, pose as prospective buyers or renters of real estate for the purpose of gathering information which may indicate whether a housing provider is complying with fair housing laws.

## **VI. Fair Housing Goals and Priorities**

1. Issues of importance include the following:

### **Fair Housing Compliance**

This is the most important issue to fair housing because knowledge is power and a mechanism for handling complaints helps redress those that have been discriminated against. All people with fair housing questions or complaints should continue to have the ability to talk with someone about their concerns and have legal advocacy should it be needed. If possible, the tester program should continue to ensure that discrimination is not happening in those areas that have very low Black populations. Education of all stakeholders continues to be an important component in facilitating fair housing for all.

### **Racial Segregation, especially for Blacks/African Americans**

This issue is important because Black /African Americans are the largest minority in Beaver County. This population continues to be concentrated in low income areas with significant blight and few opportunities. It is important to provide opportunities for this population to move to higher income areas with more opportunities. It is equally important to work to make these low income communities areas of opportunity because many, if not most, of the people that live in these communities want to stay in their communities. Economic and community revitalization efforts are crucial in these communities. Municipal ordinances should continue to be reviewed and updated to allow for fair and affordable housing as well as healthy economic development.

### **Financial Inequalities**

Opportunities must exist to bring these low income communities out of poverty. This can be accomplished by increasing the employability of the people in these communities by job training, placement and small business start-up services. Educating and matching people with successful jobs and businesses must be a priority. The cost to fix up old housing stock results in large equity gaps for both homeowners and landlords in the low-income areas.

### **Affordable Housing**

Blacks experience the problem of housing cost burden at twice the rate of Whites in Beaver County and the County as a whole has a very affordable housing base. This problem too can be ameliorated with access to higher paying jobs. Homeownership should continue to be supported and encouraged for this population. Also, affordable, quality rental opportunities should continue to be available for those that do not want the burden of homeownership.

More data is needed on whether enough affordable housing exists for people with disabilities. The accessibility of the current housing stock may be a factor but more information is needed.

### **Transportation**

This needs to be affordable and readily available to those areas outside of the County that employ most of the County's workers, such as Cranberry, Moon Township and Pittsburgh.

<b><u>Goal #1</u></b>	<b><u>Contributing Factors</u></b>	<b><u>Fair Housing Issues</u></b>	<b><u>Metrics, Milestones, and Timeframe for Achievement</u></b>	<b><u>Responsible Program Participant(s)</u></b>
<b>Ensure Fair Housing Compliance</b>	<p>1. Potential complainants need to understand the law.</p> <p>2. All stakeholders may not be compliant</p> <p>3. Potential complainants need a quick and direct way to begin the process of filing a complaint.</p> <p>4. Municipalities should be informed if their zoning ordinances may</p>	<p><b>Fair Housing Compliance</b></p> <p><b>Racial Segregation, especially for Blacks/African Americans</b></p> <p><b>Financial Inequalities</b></p> <p><b>Affordable Housing</b></p>	<p>1. Identify and update contact information on groups and organizations that assist each of the protected classes. This will begin in 2016 be done yearly.</p> <p>1. Review and update fair housing information provided for</p>	<p>1. Fair Housing Officer to provide update yearly to County</p> <p>2. The Fair Housing Officer will conduct a minimum of 6 presentations per year to groups of protected classes. The Fair Housing Officer will document the name of the group, where and when the presentation was held and the</p>



	<p><b>conflict with the fair housing law.</b></p> <p><b>5. A testing program should continue in Beaver County.</b></p>		<p><b>the BCCAN and County websites.</b></p> <p><b>2. Provide information on fair housing rights to protected classes. This will be done yearly beginning in 2015.</b></p> <p><b>2. Provide information on fair housing rights to Landlords, Lenders, Realtors and housing agencies. This will be done yearly beginning in 2015.</b></p> <p><b>3. Continuation of dedicated phone line for fair housing inquiries and complaints on fair housing issues. Yearly, beginning in 2015</b></p> <p><b>3. Answer fair housing inquiries and refer complaints to SPLAS and/or appropriate services</b></p> <p><b>4. Zoning</b></p>	<p><b>protected classes that were in attendance. At least 3 of these presentations must be to African-American groups located in low income high minority population municipalities.</b></p> <p><b>2. The Fair Housing Officer will conduct a minimum of 6 presentations per year to landlords, lenders, realtors and housing agencies. The Fair Housing Officer will document the name of the group, where and when the presentation was held and those in attendance.</b></p> <p><b>3. Each year, the fair housing office phone number will be advertised in 3 different ways to reach as many potential claimants as possible. This will be documented by the Fair Housing Officer and reported to CDP each year.</b></p> <p><b>3. The Fair Housing Officer will keep a log of all phone calls received, the name</b></p>
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			<p>ordinances in 11 municipalities will be reviewed yearly.</p> <p>5. Ways to continue the testing program in Beaver County will be explored yearly by the Fair Housing Officer, SPLAS and CDP.</p>	<p>of the caller and the referral or resolution of the call. The number of calls received, referrals to SPLAS, referrals to social service agencies and other referrals made will be reported monthly to CDP.</p> <p>3. SPLAS will assist claimants in bringing housing discrimination claims from Beaver County residents to HUD for disposition.</p> <p>4. The Fair Housing Officer will review the zoning ordinance of approximately 1 municipality and provide a written report of possible conflicts with the fair housing law, forward the report to the municipality for possible action and report to CDP on the actions taken by the municipality.</p> <p>5. The Fair Housing Officer, SPLAS and CDP will meet 2 times per year to review and find support for the testing program.</p>
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**Discussion:** These steps are designed to assist all stakeholders in knowing the requirements of the fair housing law, to facilitate a potential claimant's ability to file a claim and to help ensure that zoning ordinances are in line with the fair housing law.

<b><u>Goal #2</u></b>	<b><u>Contributing Factors</u></b>	<b><u>Fair Housing Issues</u></b>	<b><u>Metrics, Milestones, and Timeframe for Achievement</u></b>	<b><u>Responsible Program Participant(s)</u></b>
<b>Create areas of opportunity in low-income high minority population areas</b>	<p><b>Lack of private investment</b></p> <p><b>Lack of economic opportunity and accessibility to jobs</b></p> <p><b>Poor performing schools</b></p> <p><b>Blight and deterioration</b></p> <p><b>Members of protected classes that do not want to leave their low income high minority population areas should have similar access to opportunities that are available to residents of higher income low minority population municipalities</b></p>	<p><b>Fair Housing Compliance</b></p> <p><b>Racial Segregation, especially for Blacks/African Americans</b></p> <p><b>Financial Inequalities</b></p>	<p><b>1. CDP will identify at least 1 project per year that helps make low income high minority population municipalities areas of opportunity. This will be ongoing</b></p> <p><b>2. The outcomes of these projects will be identified yearly.</b></p>	<p><b>1. CDP will continue to partner with the Beaver County Minority Coalition and other revitalization organizations to create areas of opportunity in low-income high minority population areas.</b></p> <p><b>1. CDP will reach out to at least 1 agency partner to facility projects that create opportunities for residents of low income minority population municipalities.</b></p> <p><b>2. CDP through CDBG projects begun and completed each year.</b></p>

**Discussion:** Given that many residents of low income high minority population municipalities do not want to live somewhere else, efforts should be made to give these residents similar access to opportunity that higher income low minority population communities enjoy.

<b><u>Goal #3</u></b>	<b><u>Contributing Factors</u></b>	<b><u>Fair Housing Issues</u></b>	<b><u>Metrics, Milestones, and Timeframe for Achievement</u></b>	<b><u>Responsible Program Participant(s)</u></b>
<b>Expand affordable housing opportunities for protected classes</b>	<p><b>Lack of affordable housing where economic opportunities and/or jobs are.</b></p> <p><b>Members of protected classes should have the opportunity to live in areas outside of low income high minority concentration areas.</b></p>	<p><b>Racial Segregation, especially for Blacks/African Americans</b></p> <p><b>Financial Inequalities</b></p> <p><b>Affordable Housing</b></p> <p><b>Transportation</b></p>	<p><b>1. Fair Housing Officer will distribute housing information and make referrals to affordable housing in areas outside of low income high minority concentration areas, especially close to jobs and public transportation. Beginning in FY2016 and continuing yearly.</b></p> <p><b>2. Encourage development of affordable housing in areas outside of low income high minority concentration areas, especially close to jobs and</b></p>	<p><b>1. Fair Housing Officer will record when housing information and/or referral is made for an African American living in Aliquippa, Ambridge Beaver Falls, New Brighton, Rochester Borough or Midland for housing outside of these municipalities. The record will include the date and time of the referral, the municipality of current residence, list of potential housing addresses, and municipality of the potential housing.</b></p> <p><b>2. CDP will encourage members of the Housing Consortium to develop additional affordable housing units in areas</b></p>

			public transportation. Beginning in FY 2016 and continuing yearly.	outside of low income high minority concentration areas, especially close to jobs and public transportation.
<b>Discussion:</b> People in protected classes should be able to live where they want and expanding affordable housing in higher income, low-minority population areas, especially areas close to jobs and public transportation, can help them achieve this.				